

**Claims:**

Sub 91/ 1. A method of issuing charge numbers using an electronic communications network, comprising:

detecting, by a charge number issuing system, a request by a user via the  
5 electronic communications network for a valid charge number;

selecting, by the issuing system, one of a plurality of valid charge numbers; and

providing, by the issuing system via the electronic communications network, the  
selected valid charge number in response to the request.

2. The method of claim 1, wherein the providing the selected valid charge  
10 number by the issuing system comprises providing the selected valid charge number to  
the user.

3. The method of claim 1, wherein the providing the selected valid charge  
number by the issuing system comprises providing the selected valid charge number to  
the user via a telephonic network.

15 4. The method of claim 2, wherein the detecting a request comprises  
detecting an online purchase transaction between an online merchant and the user via a  
computer communications network.

5. The method of claim 1, further comprising:  
the detecting a request comprises detecting, by the issuing system, an online  
20 purchase transaction between an online merchant and the user via a computer  
communications network; and

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the providing the selected valid charge number by the issuing system comprises providing the selected valid charge number to the online merchant via the computer communications network.

6. The method of claim 1, further comprising:

5 receiving, by the issuing system, the plurality of valid charge numbers from an issuing bank; and

storing, by the issuing system, the plurality of valid charge numbers.

7. The method of claim 1, further comprising:

10 detecting, by the issuing system via a charge settlement network, the selected valid charge number used to consummate a purchase transaction; and

expiring, by the issuing system, the selected one of the plurality of valid charge numbers employed to consummate the purchase transaction.

8. The method of claim 1, further comprising:

15 providing, by the issuing system, a plurality of valid charge numbers via the electronic communications network;

detecting, by the issuing system, a plurality of provided valid charge numbers used to consummate a corresponding plurality of purchase transactions; and

expiring, by the issuing system, each of the plurality of provided valid charge numbers used to consummate the plurality of purchase transactions.

20 9. The method of claim 1, further comprising:

clearing, by a merchant, a purchase transaction via a charge settlement network.

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10. The method of claim 9, further comprising:  
settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

11. The method of claim 10, further comprising:  
5 deducting, by the merchant processor, a merchant discount for the merchant.

12. The method of claim 9, further comprising:  
routing, by a switch network of the charge settlement network, the selected one of the plurality of valid charge numbers to a predetermined processor for the plurality of valid charge numbers.

13. The method of claim 12, further comprising:  
pre-certifying, by an issuing bank, the issuing system as processor for the plurality of valid charge numbers; and  
the routing by the switch network comprising routing the selected one of the plurality of valid charge numbers to the issuing system.

14. The method of claim 1, further comprising:  
establishing, by the issuing system, a prepaid cash account for the user;  
detecting, by the issuing system via a charge settlement network, a purchase transaction using the selected valid charge number between the user and a merchant; and  
authorizing, by the issuing system, the purchase transaction if a cash balance of  
20 the prepaid cash account is sufficient for a purchase amount of the purchase transaction.

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15. The method of claim 14, wherein the authorizing comprises returning, by the issuing system, authorization information via the charge settlement network.

16. The method of claim 1, further comprising:

clearing, by a merchant via a charge settlement network, the selected valid charge  
5 number employed to consummate a purchase transaction;

routing, by the charge settlement network, purchase transaction information including the selected valid charge number to the issuing system; and

processing, by the issuing system, the purchase transaction information.

17. The method of claim 16, wherein the processing by the issuing system  
10 further comprises:

verifying, by the issuing system, a charge number received via the charge settlement network with the selected valid charge number.

18. The method of claim 17, further comprising:

generating, by the issuing system, a valid expiration date corresponding to the  
15 selected valid charge number;

providing, by the issuing system via the electronic communications network, the corresponding valid expiration date with the selected valid charge number; and

the processing by the issuing system further comprising verifying an expiration date received via the charge settlement network with the corresponding valid expiration  
20 date.

19. The method of claim 16, wherein the processing by the issuing system further comprises:

comparing, by the issuing system, a purchase amount received via the charge settlement network with a corresponding cash balance.

20. The method of claim 16, further comprising:  
authorizing and settling, by the issuing system, the purchase transaction.

5 21. The method of claim 16, further comprising:  
authorizing and settling, by the issuing system, a plurality of purchase transactions, each associated with a corresponding one of the plurality of valid charge numbers; and

10 sending, by the issuing system, a plurality of settled purchase transactions to a sponsoring bank via an automated clearing house (ACH) batch transfer.

22. The method of claim 21, further comprising:  
settling, by the sponsoring bank, the plurality of purchase transactions.

23. The method of claim 1, further comprising:  
the detecting a request comprises detecting, by the issuing system, an online  
15 purchase transaction between an online merchant and the user via a computer communications network; and

establishing, by the issuing system, an electronic mail account that enables communication between the online merchant and the user via the computer communications network.

20 24. The method of claim 23, further comprising:

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generating, by the issuing system, an email address linked to a prepaid cash account associated with the user; and

providing, by the issuing system, the email address to the online merchant during the purchase transaction.

5        25.    The method of claim 1, further comprising:

generating, by the issuing system, a valid expiration date for the selected valid charge number; and

providing, by the issuing system via the electronic communications network, the valid expiration date with the selected valid charge number.

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26. A charge number issuing system for issuing valid charge numbers via a electronic communications network, comprising:

a storage device that stores a plurality of valid charge numbers;

a network system for coupling to and enabling communications with the  
5 electronic communications network; and

a transaction system, coupled to the storage device and the network system, that detects a request by a user for a charge number via the electronic communications network and that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request.

10 27. The charge number issuing system of claim 26, wherein the transaction system provides the selected valid charge number to the user.

28. The charge number issuing system of claim 27, further comprising:

the network system including a telephonic communications system for interfacing  
a telephonic network; and

15 the transaction system providing the selected valid charge number to the user via the telephonic network

29. The charge number issuing system of claim 26, further comprising:

the network system including a computer communications system for interfacing  
a computer communications network; and

20 the transaction system providing the selected valid charge number to an online merchant via the computer communications network to consummate an online purchase transaction with an online merchant for the user.

30. The charge number issuing system of claim 26, wherein the plurality of valid charge numbers are issued by an issuing bank.

31. The charge number issuing system of claim 26, further comprising:

a processor system, coupled to the transaction system, for coupling to and enabling communications with a charge settlement network; and

the processor system configured to process transactions utilizing any of the plurality of valid charge numbers entered for clearance via the charge settlement network.

32. The charge number issuing system of claim 31, wherein the transaction system is configured to verify that a charge number received via the charge settlement network is a selected valid charge number provided via the electronic communications network.

33. The charge number issuing system of claim 28, further comprising:

the storage device storing an accounts database including at least one prepaid cash account associated with the user; and

the transaction system configured to authorize a purchase transaction submitted for authorization with the selected valid charge number via the charge settlement network if a cash balance in a prepaid cash account associated with the user is sufficient to cover a purchase amount of the purchase transaction.

34. The charge number issuing system of claim 33, further comprising:

the processor system configured to return authorization information via the charge settlement network if the purchase transaction is approved.



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35. The charge number issuing system of claim 33, further comprising:  
the transaction system configured to generate a valid expiration date to  
correspond with the selected valid charge number and to provide the corresponding valid  
expiration date with the selected valid charge number via the electronic communications  
5 network; and

the transaction system configured to verify that an expiration date received via the  
charge settlement network is the same as the corresponding valid expiration date.

36. The charge number issuing system of claim 33, further comprising:  
the storage device storing an expired charge number database; and  
10 the transaction system expiring the selected valid charge number into the expired  
purchase database after authorizing a purchase transaction.

37. The charge number issuing system of claim 31, wherein the charge  
settlement network comprises an electronic funds transfer (EFT) network.

38. The charge number issuing system of claim 26, further comprising:  
15 the transaction system providing the selected valid charge number to consummate  
an online transaction between the user and an online merchant; and  
an electronic mail system, coupled to the transaction system and the storage  
device, that enables email communication between the user and the online merchant.

39. The charge number issuing system of claim 38, wherein the electronic  
20 mail system comprises:  
an email processor, coupled to the transaction system, that generates an email  
address and that provides the generated email address to the online merchant.

40. The charge number issuing system of claim 39, wherein the electronic mail system further comprises:

an email database, stored by the storage device, that further stores generated email addresses.

5 41. The charge number issuing system of claim 40, further comprising:

the storage device storing an accounts database including at least one prepaid cash account associated with the user, and

the electronic mail system associating at least one email address to the at least one prepaid cash account of the user.

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42. A charge number issuing and processing system for issuing valid charge numbers via a electronic communications network and for processing the valid charge numbers via a charge settlement network, comprising:

an issuing system, comprising:

5 a storage device that stores a plurality of valid charge numbers;

a communication system for coupling to and enabling communications with the electronic communications network;

a transaction system, coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network and that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request; and

a processor system, coupled to the transaction system, for coupling to and enabling communications with the charge settlement network; and

a switch network, for coupling to the charge settlement network, that routes any of the plurality of valid charge numbers entered into the charge settlement network to the issuing system for processing.

43. The charge number issuing and processing system of claim 42, further comprising:

the storage device storing an accounts database including at least one prepaid cash account; and

the transaction system configured to authorize a purchase transaction submitted for authorization via the charge settlement network with a selected one of the plurality of

valid charge numbers if a cash balance in a prepaid cash account is sufficient to cover a purchase amount of the purchase transaction.

44. The charge number issuing and processing system of claim 42, further comprising:

5 the storage device storing an expired charge number database that stores valid charge numbers that have been utilized to consummate a single purchase transaction.

45. The charge number issuing and processing system of claim 42, further comprising:

an electronic mail system, coupled to the transaction system and the storage  
10 device, that enables email communication with online merchants that conduct online purchase transactions via the electronic communications network.

46. The charge number issuing and processing system of claim 45, wherein the electronic mail system comprises:

an email processor, coupled to the transaction system, that generates an email  
15 addresses; and

an email database, stored by the storage device, that stores the generated email addresses.

47. The charge number issuing and processing system of claim 42, further comprising:

20 the transaction system generating a valid expiration date to correspond with the selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network; and

the transaction system configured to authorize a purchase transaction submitted for authorization via the charge settlement network if a charge number received by the processing system is the same as the selected valid charge number and if an expiration date received by the processing system is the same as the corresponding valid expiration date.

48. The charge number issuing and processing system of claim 42, wherein the communication system further comprises:

a computer network communications system for interfacing a computer communications network, and

a telephonic communications system for interfacing a telephonic network.